

RECEIVED  
CENTRAL FAX CENTER

APR 26 2006

LAW OFFICES OF  
**FAY KAPLUN & MARCIN, LLP**  
INTELLECTUAL PROPERTY LAW

150 BROADWAY, SUITE 702  
NEW YORK, NEW YORK 10038  
PHONE: (212) 619-6000  
FAX: (212) 208-6819  
WWW.FKMIPLAW.COM

**FACSIMILE COVER SHEET**

FAX NO : (571) 273-8300  
TO : Commissioner for Patents  
Mail Stop: AF  
FROM : Oleg F. Kaplun, Esq. of Fay Kaplun & Marcin, LLP  
DATE : April 26, 2006  
SUBJECT : U.S. Patent Appln. Serial No. 09/588,037  
*for System for Consumer Transaction*

PAGE 1/1 \* RCVD AT 4/26/2006 12:39:55 PM [Eastern Daylight Time] \* SVR:USPTO-EFAX-3/21 \* DNIS:2738300 \* CSID:212 619 0276 \* DURATION (mm-ss):01-00

BEST AVAILABLE COPY

RECEIVED  
CENTRAL FAX CENTER

APR 26 2006

PTO/SB/97 (08-00)  
Approved for use through 10/31/2002. OMB 0851-0031  
U.S. Patent and Trademark Office, U.S. DEPARTMENT OF COMMERCE  
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Glenn Patent Group  
3476 Edison Way, Ste. L  
Menlo Park, CA 94025  
Tel: (650) 474-8400  
Fax: (650) 474-8401  
Customer No. 22,862

### Certificate of Transmission under 37 CFR 1.8

I hereby certify that this correspondence is being facsimile transmitted to the  
United States Patent and Trademark Office

on April 26, 2006

Date

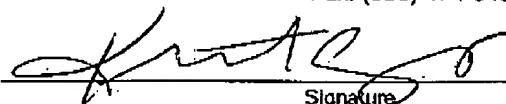
Attn: Examiner Mohammad A. Siddiqi

Fax: (571) 273-8300

From: GLENN PATENT GROUP

Tel: (650) 474-8400

Fax: (650) 474-8401



Signature

Kristianne Serrano

Typed or printed name of person signing Certificate

Note: Each paper must have its own certificate of transmission, or this certificate must identify each submitted paper.

Re: Serial No. 09/782,754

Atty. Docket No. UNIV0001C

TOTAL PAGES (Incl. cover sheet) -36

The following documents are enclosed:

- Certificate of Facsimile Transmission (1 page);
- Amendment (28 pages);
- Information Disclosure Statement (2 pages, in duplicate);
- Certification for Information Disclosure Statement under 37CFR §1.97(e)(2 pages);
- and
- PTO SB/08 (1 page).

Burden Hour Statement: This form is estimated to take 0.03 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.